

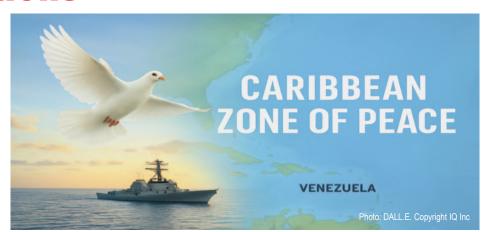
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Caribbean Tensions Surge as U.S. Military Actions Clash With "Zone of Peace" Ambitions

BY JANET HOWARD **EXCLUSIVE TO CAW**

The Caribbean is rapidly becoming a flashpoint of military activity, as the United Nations and regional governments raise alarms about recent U.S. strikes that they say undermine the region's long-held status as a "Zone of Peace." Meanwhile, the Community of Latin American and Caribbean States (CELAC) and individ-

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Vote Yes on Affordable Housing: Why Propositions 2-5 Matter6

Breast Cancer and Black Women: Understanding the Landscape, Risks, and the Path Toward Equity

BY PEARL PHILLIP

reast cancer remains one of the most critical public health challenges in the United States. For Black women, however, the burden is uniquely severe—not only in incidence and risk but also in outcomes and mortality rates. Despite medical advances, too many Black women continue to face late diag-



noses, aggressive cancer subtypes, and systemic barriers that make survival less likely. Understanding this crisis—and acting to change it—is both a medical and moral imperative.

A Personal Story: Joan's Fight For many Black women, breast cancer is not a distant statistic; it

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How a Pre-Existing Condition Can Affect a Personal Injury Claim22



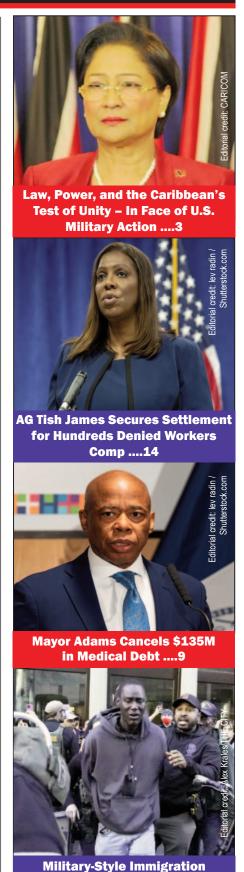
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Latin America and the Caribbean Renew Commitment to End Violence against Children and **Adolescents at PAHO-UNICEF Regional Consultation**

BY PAHO NEWS

ashington, D.C.: Governments, civil society, youth representatives, and international partners from across Latin America and the Caribbean renewed their commitment to end violence against children and adolescents during a high-level regional consultation co-hosted by the Pan American Health Organization (PAHO) and UNICEF.

The region continues to have the highest rates of violence against children and adolescents worldwide. Nearly two out of three children aged 1 to 14 experience violent discipline at home, and one in five girls experience sexual violence before reaching 18. Interpersonal violence remains a leading cause of death for young people. Despite progress and political commitments, efforts to protect children from violence remain insufficient.

Over two days of dialogue, held virtually on the 23 and 24 October, more than 300 participants - including ministers and senior officials from the health, education, justice, and child protection sectors, as well as representatives of civil society, youth leaders, and international partners — came together to discuss concrete actions to build safer environments for children and adolescents.

"Every child has the right to grow up free from violence, safe in their homes, schools, and communities, and to enjoy a childhood full of opportunities," said Dr. Jarbas Barbosa, Director of PAHO. "The change we want to see in the health system is clear: health services must be in daily contact with communities. When health workers identify individuals who are at-risk early and provide them with quality support, it makes a real difference to survivors of violence, their families, and communities. It is a unique opportunity to improve public trust in the response system and decisively demonstrate that violence is never justified."

"For millions of children in Latin America and the Caribbean, violence remains in their homes, schools, communities or online, undermining their mental health, fueling cycles of poverty, and even



perpetuates violence into the next generations," said Anne-Claire Dufay UNICEF Deputy Regional Director for Latin America and the Caribbean. "The good news is we know what works to end violence. We need bold investments to ensure every child is protected—investments in prevention, in early detection, in quality services, and in justice systems that respond with dignity and care. When we protect children from violence, we are not only saving lives-we are shaping the future of the region."

From Evidence to Action

The Consultation advanced an evidenceto-action agenda structured around four key areas for preventing and responding to violence:

Legal and Policy Frameworks to **Prevent and Respond to Violence**

Parenting programs to break cycles of violence against children and adolescents. Safe and enabling learning environments. Comprehensive health and protection services to respond to survivors.

Each session featured examples of good practices from countries across Latin America and the Caribbean, showcasing concrete solutions that have delivered

Commitment and Next Steps

Participants underscored that effective prevention requires whole-of-government and whole-of-society approaches, with particular attention to early childhood, mental health, digital safety, and socialprotection systems. Contributions from survivors, youth representatives, artists, and international experts underscored the importance of working together to drive real change.

They reaffirmed their determination to consolidate multisectoral partnerships and strengthen collaboration between the health, education, social protection, and justice sectors, together with civil-society, survivor and youth networks, to accelerate progress toward ending violence. Countries also made commitments to strengthen national health and protection systems that are coordinated, data-driven, and responsive to the needs of every child and adolescent.

About the Regional Consultation

The Regional Ministerial Consultation on Ending Violence against Children and Adolescents in Latin America and the Caribbean was convened by PAHO and UNICEF to exchange experiences, identify effective strategies, and strengthen regional cooperation toward achieving the commitments made at the Global Ministerial Conference to End Violence Against Children (Bogotá, 2024) and the Sustainable Development Goals 16which calls on all countries to promote peaceful and inclusive societies, provide access to justice for all, and build effective, accountable, and inclusive institutions, including the specific target (16.2) to end abuse, exploitation, trafficking, and all forms of violence against and torture of children.



THOUGHTS 3

Law, Power, and the Caribbean's Test of Unity – In Face of U.S. Military Action

BY SIR RONALD SANDERS

Your days after the Caribbean Community (CARICOM) Heads of Government reaffirmed the Caribbean as a Zone of Peace, Prime Minister Kamla Persad Bissessar of Trinidad and Tobago startled the region with a public statement that CARICOM should "get together" and take some of the "illegal Venezuelans" sheltering in her country, and that the Community should press Caracas to accept two hundred Venezuelans now in Trinidad's prisons. She went further, saying that if any CARICOM state withdrew support for Trinidad's foreign-policy ambitions because of her stance, "she did not care."

The remark appeared to be an exasperated—and sarcastic—response to the joint statement of her CARICOM colleagues: a perhaps intemperate reminder that Trinidad and Tobago bears one of the heaviest per-capita burdens in CARICOM of Venezuelan migration and the trans-Caribbean narcotics trade. It was a sharp political riposte that unsettled the harmony of CARICOM's communiqué of October 18, which sought to reaffirm the Caribbean as a Zone of Peace amid unilateral U.S. military action against alleged narco-traffickers off the coasts of Venezuela and Colombia.

In the Caribbean, small states value regional unity, yet face national pressures that make collaboration with other powers tempting. Many have done so from time to time. Therefore, while the position and tone of Prime Minister Persad-Bissessar's statement are troubling, every government in the region knows the regular calculus between adhering to regional positions and putting national interest first.

But understanding cannot mean silence when the boundary line is crossed. If the Caribbean's response to migration, crime, and security becomes a chorus of individual voices—each pitched to its own domestic concerns—then the collective shield that should define CARICOM will splinter. Disunity weakens the strength of the regional collective. No CARICOM state benefits, for none has the capacity to cope in a world where the might of the powerful is continuously imposed.

CARICOM's survival has always rested



on the discipline of acting within international law, never outside it. Cooperation with larger democracies has served the region well when kept squarely within the framework of law. When cooperation with larger partners begins to place their priorities over the region's, partnership turns into proxy, and sovereignty erodes.

The problem is not that Trinidad and Tobago drew attention to its burden; it is that the regional discourse slipped from coordination to confrontation. The duty to readmit nationals belongs to the state of origin — in this case, Venezuela. Burden-sharing among CARICOM members is a political choice, not a legal one, and cannot be imposed by rhetoric. To conflate the two is to replace law with leverage.

None of this denies the need for action. Crime, trafficking, and uncontrolled migration are real threats. But security built outside of law inevitably turns inward; lawlessness cannot be disguised as necessity. The October 18 CARICOM statement warned against "security buildups in the region" that could disturb peace or sovereignty. It was a caution, not a command. The message was that CARICOM states can cooperate with larger partners — indeed they must — but under clear agreements, transparent mandates, and regional consent. That is how a Zone of Peace becomes more than a phrase on paper.

Properly understood, the Zone of Peace limits the reach of power, not the reach of justice. It forbids aggression between states, not the pursuit of traffickers and lawbreakers. Yes, any external lunge at regime change in Venezuela would ripple across the region — law and prudence both counsel restraint. But restraint runs in two directions: Venezuela must also meet its obligations — consular access. travel documents, and the readmission of its own nationals — while CARICOM holds its line on legality and consultation. CARICOM's partnerships with all bigger countries endure best when they are squarely within law, and CARICOM unity holds when it tolerates legitimate national concerns.

CARICOM's cohesion has always contained diversity. Geography, aid, and commerce dictate that some members will align more closely with some external powers than others. That diversity is not betrayal; it is reality. But collective sovereignty — our ability to act as one where it matters — requires tolerance of those national variations without permitting them to unravel the whole.

As I wrote last week: "Governments will have to understand and tolerate why some amongst them, in their national interest, have to be more accommodating of larger powers. They will also have to accept that 'collective sovereignty' cannot be exercised if it invites individual punishment." Trinidad and Tobago's position embodies that tension. The test is whether the Community can absorb it without tearing itself apart. But a necessary condition is that leaders must keep the entrancement of local control at bay; it is unsustainable for small states.

Leaders declared CARICOM a "Community of Sovereign States"; too often, emphasis has fallen on Sovereignty at the expense of Community, accentuating individual weaknesses and deepening external dependence. However, if CARI-COM truly wants to keep the Caribbean a Zone of Peace — and it should, because its economies and the well-being of its people depend on it — its members must now commit, more than ever, to regular consultation and to regional positions that account for each other's specific circumstances as well as their regional commitments. CARICOM's strength lies in the willingness of its member states to speak

TEAM

My people are destroyed for lack of knowledge. —Hosea 4:6

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in concert when it counts—and to keep that concert squarely within the law.

If CARICOM leaders allow the region's security debates to become contests of loyalty — to any external country — they will find that the Zone of Peace has been outsourced, and the rent is payable in loss of sovereignty.

CARICOM states stand at a crossroads familiar to every small state in a power-driven world. They must cooperate with others in the international community — but within the framework first of the CARICOM Treaty and the UN Charter, and thereafter in the context of the multilateral agreements to which they are signatories, including the Law of the Sea Convention.

Accommodation may be necessary; abdication is not. CARICOM can cooperate with others without surrendering agency. And that is what, collectively, CARICOM states must strive to do.

Sir Ronald Sanders is currently Ambassador Extraordinary and Plenipotentiary to the United States and the Organization of American States.



IN THE NEWS 4

Zone of Peace

continued from page 1

ual Caribbean nations are calling for respect of sovereignty, non-intervention and adherence to international law.

The "Zone of Peace" in Theory

Since the mid-2010s, many Latin American and Caribbean states have invoked the principle of the region as a Zone of Peace — a collective commitment to avoid external military intervention, respect sovereignty, and pursue conflicts through dialogue rather than force.

In September 2025, regional foreign ministers meeting under CELAC reaffirmed that the Caribbean should remain "a land of peace, free from any intervention and in strict adherence to United Nations declarations and to the preservation of peace and sovereignty." Yet the concept has come under increasing strain. As the Prime Minister of Trinidad and Tobago put it bluntly:

"The notion that the Caribbean is a Zone of Peace has become a false ideal. The reality is stark – no such peace exists today."

U.S. Military Strikes Off Venezuela's Coast

Multiple lethal strikes by the United States in the southern Caribbean — just off the coast of Venezuela — have trig-

gered immediate concern and condemna-

•On October 14, 2025, the U.S. announced a strike on a small vessel near Venezuela, killing six people whom officials labelled "narcoterrorists."

•On October 3, another boat was struck, reportedly killing four aboard. The U.S. defense secretary said the vessel was affiliated with a designated terrorist organization.

•Earlier, on September 2, a strike killed 11 people and was described as the first of its kind publicly acknowledged by the U.S. in the region.

•A further incident in mid-October produced survivors, prompting questions about how U.S. forces will treat them legally and whether they are being held as detainees.

According to U.S. statements, these operations form part of an intensified "war" on drug trafficking — especially vessels alleged to be transiting from Venezuela to the U.S. market.

Clash of Narratives and Legal Questions

U.S. Position: The White House frames the strikes as lawful operations under the Commander-in-Chief's authority, targeting narcotics networks designated as terrorist organizations.

Regional Response: Venezuela's government denounces the attacks as "extraju-



dicial executions" and violations of sovereignty. The UN has raised alarm, and Caribbean states have voiced concerns that the "Zone of Peace" principle is being ignored.

Legal uncertainties: Observers question whether a strike on a drug-trafficking vessel in international waters can be justified as an "armed attack" under international law, and whether the victims should be afforded protections.

Broader implications: Middle-power Caribbean states worry about being drawn into an escalated U.S.-Venezuela confrontation. Fishing and coastal communities near the strike zones report disruptions and fear for their safety.

What's at Stake for the Caribbean

•Sovereignty & regional identity: The Caribbean has striven to define itself as a region of peace, non-intervention and collective self-determination.

•Stability & security: While the U.S.

argues the strikes are aimed at drug-trafficking, regional states worry about the precedent — military action in their sea-space without multilateral oversight.
•Rule of law & human rights: Without transparent evidence or clear legal frameworks, the risk of perceived extrajudicial killings or mis-targeting looms large.

•Diplomatic dynamics: Relations between U.S., Venezuela, Colombia and Caribbean states are being tested — especially as some Caribbean governments must balance solidarity with regional partners and cooperation with the U.S.

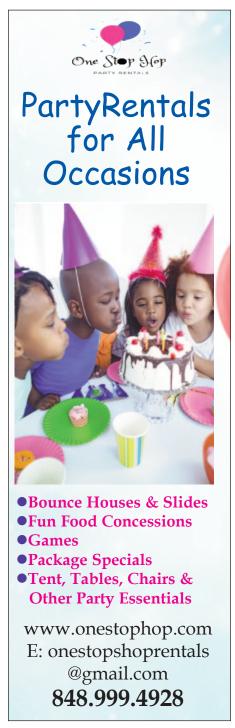
Outlook: A Tenuous Peace in the Caribbean

Unless coordinated dialogue and legal clarity are introduced, the Caribbean's "Zone of Peace" could appear increasingly aspirational rather than real. The U.S. might argue urgency in counter-narcotics operations, but regional actors say the means should not compromise the ends — peaceful coexistence and respect for sovereignty.

As one Caribbean diplomat put it: "What we must avoid is the Caribbean turning into a battlefield because one state treats its neighbors' waters as a war zone."

For now, the region watches closely — hoping that the next move is toward diplomacy, not deeper confrontation.





GENERATIONS 5

How to Protect Your Children from Inheritance Pitfalls

BY JANET HOWARD

Then it comes to estate planning, most parents want to ensure their children are financially secure after they're gone. However, simply leaving money outright to your children—no matter their age—can create problems. From poor money management to outside influences like creditors or spouses, inheritances can vanish faster than intended. Fortunately, there are legal ways to protect your beneficiaries from themselves while preserving your legacy.

Without proper planning, inherited assets can be squandered, mismanaged, or lost to divorce, addiction, or bad investments. Even responsible adult children may face lawsuits or creditors that threaten their inheritance. For minors, outright gifts are particularly problematic, as they cannot legally manage funds on their own.

In short, giving your child a lump sum inheritance without restrictions can do more harm than good. That's why many estate planners recommend "putting strings" on what you leave—using trusts and legal mechanisms that distribute assets responsibly.



A trust is a legal tool that allows you to control how and when your assets are distributed after your death. Instead of transferring property directly, you place it in a trust managed by a trustee who follows your instructions.

Common trust structures include:

- Spendthrift Trusts Prevent beneficiaries from selling or pledging their interest in the trust and protect assets from creditors
- Incentive Trusts Release funds based on milestones, such as graduating college or maintaining employment.
- Discretionary Trusts Give the trustee authority to decide how much money the beneficiary receives based on need or behavior.

These structures not only protect your

assets from external threats but also encourage responsible financial habits among your heirs.

The trustee you select will have significant control over how your children receive their inheritance. Choose someone responsible, impartial, and financially savvy. In many cases, appointing a professional fiduciary—such as a bank trust department or attorney—can help prevent family conflict and ensure your wishes are followed precisely.

Every family is different, and so are the challenges each child may face. You may want to provide more oversight for one child who struggles with substance abuse or debt while giving another more freedom. A well-drafted trust allows for individualized provisions that reflect these differences.

You can even include language that encourages positive life choices—such as maintaining employment, engaging in community service, or pursuing higher education—before releasing certain funds.

Life circumstances change. Children grow, relationships evolve, and laws shift. Review your estate plan every few years with an attorney to ensure it still reflects your values and current tax laws. Amending or updating trust terms can prevent unintended consequences and maintain control over your estate.

Putting restrictions on your children's inheritance isn't about mistrust—it's about protection. It ensures your legacy serves its intended purpose: long-term security, not short-term indulgence. With thoughtful planning and the right legal tools, you can help your beneficiaries build stable, responsible futures.

Leaving a legacy isn't just about passing on wealth—it's about passing on wisdom. By establishing clear legal safeguards through trusts and structured distributions, you can protect your children from financial harm and ensure your life's work continues to support them responsibly for generations.



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- What is a Living Will, and Do I Need One?

- What Happens If I Die Without a Will in New York State?
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NEW YORK 6

Vote Yes on Affordable Housing: Why Propositions 2–5 Matter for New York City's Future

BY JANET HOWARD

ew York City faces an unprecedented housing crisis. With more than half of renters and 45% of homeowners considered 'housing-burdened,' the Yes on Affordable Housing campaign urges voters to approve Propositions 2, 3, 4, and 5 this November 4. These ballot measures aim to cut red tape, modernize outdated processes, and speed up the construction of desperately needed affordable homes across all boroughs.

The Proposals at a Glance

•Prop 2 – Fast Tracks Affordable Housing: Simplifies and accelerates approvals for publicly funded affordable housing, especially in neighborhoods that have lagged in building their fair share.

•Prop 3 – Simplifies Modest Housing & Infrastructure Reviews: Exempts smaller projects — like solar installations, accessory dwelling units (ADUs), and buildings under 45 feet — from burdensome,



costly reviews.

•Prop 4 – Establishes a Land Use Appeals Board: Balances community voice with citywide housing needs by creating a board empowered to review City Council land-use decisions.

•Prop 5 – Modernizes the City Map: Replaces 8,000 outdated paper maps with a unified digital mapping system to streamline infrastructure and housing projects.

Why the Campaign Says Change Is Urgent

The coalition argues that bureaucratic delays, excessive reviews, and fragmented approvals have paralyzed affordable-housing production for decades. 'There's too much red tape. There are too many delays. And there are too many opportunities to say no,' the campaign warns on its site. The result: displacement, overcrowding, and families priced out of their

own neighborhoods.

Endorsements and Leadership

The effort enjoys broad support from civic leaders, housing advocates, and elected officials, including Brooklyn Borough President Antonio Reynoso, Manhattan Borough President Mark Levine, Queens Borough President Donovan Richards, and NYC Comptroller Brad Lander.

Antonio Reynoso, Brooklyn Borough President, stated: "Building new and affordable housing in this city is simply too slow, too arduous, and too complicated to meet the needs of our neighbors. Something has got to give, and it's time for our city to get used to the idea of doing things differently. Ballot Proposals 2–5 offer practical steps toward speeding up the delivery of housing for New Yorkers and ensuring that every neighborhood contributes their fair share to the greater good. I am proud to support these measures and the steps they take toward solving citywide problems with citywide solutions."

The Coalition Behind the Movement

The coalition unites dozens of housing and social-justice organizations, such as Habitat for Humanity NYC and Westchester, Catholic Charities, Enterprise Community Partners, Regional Plan Association, HELP USA, and Supportive Housing Network of New York, among others. Their shared mission: to make New York City livable and equitable for all.

Legal and Policy Implications

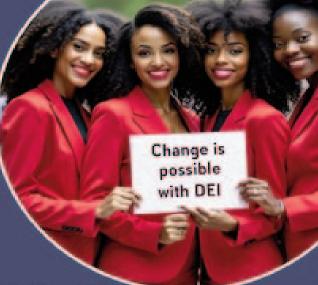
From a policy and governance perspective:

- •Efficiency and Predictability: These reforms would modernize land-use approvals, reducing project costs and delays.
- •Equity in Development: Targeting districts that underproduce affordable housing ensures a fairer distribution of responsibility citywide.
- •Checks and Balances: The creation of a Land Use Appeals Board under Prop 4 ensures local concerns are heard without paralyzing progress.
- •Modern Governance: Prop 5's digital mapping overhaul strengthens transparency and efficiency in city planning.

The Stakes

The campaign's message is clear: 'If we want a future where our children can afford to live in New York City, we need to build more housing. We need to fix our broken housing system.' This November 4, New Yorkers have a rare opportunity to make structural, lasting change by voting Yes on Propositions 2 through 5 — a vote for affordability, fairness, and the future of the city. ●

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WE CAN'T AFFORD TO WAIT

We have a historic opportunity to address our housing crisis by cutting red tape and fast tracking affordable housing so families can afford to stay here.

- Prop 2: Fast track affordable housing reviews to build more quickly, at a lower cost, in every community in NYC.
- **Prop 3:** Simplify reviews for small housing and climate resiliency projects.
- Prop 4: Create an appeals board to ensure citywide affordable housing needs are met, while retaining community and City Council voices.
- **Prop 5:** Modernize the city map.









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VOTE NOVEMBER 4TH! **OR VOTE BY MAIL, OR EARLY 10/25 - 11/2**

Building Wealth Through Real Estate: Why Now Is Still the Smart Time to Invest

BY CHRIS TOBIAS

'n today's uncertain economy, many New Yorkers are asking themselves whether real estate is still a wise investment. With interest rates fluctuating, property taxes rising, and new development projects reshaping neighborhoods, some buyers hesitate to make a move. Yet for those who understand the fundamentals, real estate remains one of the most reliable paths to financial stability and generational wealth.

1. Real Estate Is Still a Tangible Asset in a Volatile Market

Unlike stocks or cryptocurrency, real estate is a physical asset—land, bricks, and mortar—that retains intrinsic value. While markets rise and fall, property provides a hedge against inflation and a foundation for long-term financial security. Even when prices dip, the underlying asset—the land—continues to appreciate over time due to scarcity and growing demand, especially in high-density regions such as New York City.

Homeownership also provides a level of control that other investments do not. You can live in it, rent it, renovate it, or leverage its equity. This versatility gives real estate an enduring advantage over



purely speculative markets.

2. The Hidden Value of Equity and

One of the most powerful benefits of owning property is the ability to build equity. Each mortgage payment you make is an investment in yourself rather than a monthly expense to a landlord. Over time, your ownership stake increases, even as the property's value appreci-

Real estate also allows investors to leverage borrowed funds—essentially using other people's money to grow their own wealth. A relatively small down

payment, when combined with responsible borrowing and steady appreciation, can yield substantial returns.

3. The Rise of Smart Buyers and New **Lending Opportunities**

Today's market has seen a transformation in buyer behavior. Many are shifting from short-term speculation to strategic acquisition. First-time homebuyers are taking advantage of FHA, VA, and SONYMA loans, while seasoned investors are exploring creative financing tools such as bridge loans, equity partnerships, and 1031 exchanges to expand their portfolios.

4. Location Intelligence: Beyond the Zip Code "Location, location, has

evolved. In the digital era, investors must evaluate not only neighborhoods but also infrastructure plans, zoning changes, and local economic growth. Areas with upcoming transit expansions, school improvements, or commercial redevelopment projects can yield exponential value increases within a few years.

5. The Role of Legal Guidance in **Every Real Estate Transaction**

Every successful property purchase begins with due diligence. A competent real estate law firm plays a vital role in protecting your investment. From reviewing contracts and title searches to handling closing documentation and dispute resolution, legal counsel ensures compliance and safeguards your rights.

6. Planning Beyond the Purchase

Owning property is only the first step. Strategic investors also plan for the long term—considering estate planning, rental income, tax deductions, and even potential incorporation under an LLC for liability protection. Proper structuring can transform one property into the cornerstone of a multi-asset portfolio.

7. The Bottom Line

Despite market headlines, real estate continues to reward patience, knowledge, and prudent planning. Owning property is more than just a financial transaction—it is a statement of stability, a hedge against inflation, and a foundation for future generations.

At Equity Smart Realty Inc, we believe that informed clients make the best investors. Our real estate team is here to guide you through the complexities of property law, financing, and strategic ownership—so your next investment is not just a purchase, but a step toward lasting prosperity.

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Mayor Adams Cancels \$135M in Medical Debt

ew York City Mayor Eric Adams recently announced over 75,000 New Yorkers. Last year, Mayor Adams launched a pioneering program that — through an \$18 million investment by the city over three years — will relieve some or all of the medical debt for 500,000 working-class New Yorkers on a one-time basis, totaling over \$2 billion in eliminated debt. In addition, Mayor Adams today celebrated the opening of eight new 'NYC Financial Empowerment Centers' run by the New York City Department of Consumer and Worker Protection (DCWP) at select NYC Health + Hospitals locations across the health system to help New Yorkers better plan and avoid going into medical debt in the future. This announcement continues to fulfill two more key commitments made during Mayor Adams' 2024 State of the City address, to relieve \$2 billion of New Yorkers' medical debt and embed additional financial counselors in New York City hospitals - providing more New Yorkers with access to vital personalized financial guidance.

"For too long, and for too many, medical debt has not only been a barrier for those looking to get the health care they need, but also a major financial and emotional stressor for families through no fault of their own. Working-class New



Yorkers shouldn't have to live in fear that getting sick will break their bank, and, thanks to our administration, they won't have to," said Mayor Adams. "We are proud to announce another milestone in our initiative to abolish medical debt for New Yorkers. Since launching our program with Undue Medical Debt, we have cancelled nearly \$135 million in medical debt for over 75,000 people and we will not stop until we reach our goal of providing \$2 billion in relief for half a million of our city's residents. We are also fulfilling our promise to place more Financial Empowerment Centers where they are needed: in our hospitals so that we can give people the tools they need to avoid going into medical debt from the start by making smarter financial decisions. Through the largest municipal medical debt relief program in the nation and providing greater access to financial resources, we are delivering debt relief and peace of mind to New Yorkers across the five boroughs, as we put money back in their pockets and make our city more affordable every day."

"Our administration is taking a range of steps to support working-class families, and this program is one of these steps," said Deputy Mayor for Health and Human Services Suzanne Miles-Gustave. "We expect more relief to come in the coming months and years for hundreds of thousands more families. Thank you to our partners at Undue Medical Debt and the Mayor's Fund for helping lift this financial weight from the shoul-

ders of so many New Yorkers."

"Erasing medical debt isn't just a gesture of compassion — it's a necessity when so many New Yorkers are often forced to choose between their health and basic needs like food or housing," said New York City Department of Health and Mental Hygiene Acting Commissioner Dr. Michelle Morse. "We must create a more equitable and affordable system so that New Yorkers do not fear financial ruin after seeking necessary medical care. By relieving debt burden, we're providing people with the freedom to prioritize their health while making our city stronger and more accessible for everyone."

"Improving our financial health can have direct impacts on our physical and health," DCWP mental said Commissioner Vilda Vera Mayuga. "Today, we're encouraging all New Yorkers to get a dose of financial empowerment at one of our Financial Empowerment Centers! As a client of our Financial Empowerment Centers myself, I know firsthand how liberating it is to set yourself up for long-term financial success. Thank you to Mayor Adams and to NYC Health + Hospitals for partnering with us to help New Yorkers learn smart money habits and strengthen their financial health."



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Military-Style Immigration Sweep Hits NYC as Masked Federal Agents Arrest Canal Street Vendors

BY GWYNNE HOGAN & HAIDEE CHU THECITY.NYC

haos erupted in Lower Manhattan Tuesday afternoon, as dozens of masked federal agents targeting street vendors on Canal Street were met with droves of New Yorkers who joined in a spontaneous protest of the arrests.

It's unclear how many street vendors the federal agents ultimately detained, though video and eyewitness accounts suggested as many as four — and likely several more. Agents responded, sending an armored vehicle to patrol streets and agents with tactical weapons to confront New Yorkers as the protests grew.

The Department of Homeland Security did not immediately respond to a request from THE CITY for comment. But in statements sent to other outlets, spokesperson Tricia McLaughlin said agents were "focused on criminal activity relating to selling counterfeit goods," declining to say how many vendors were arrested.

She said agents arrested at least one person for assaulting an officer. "During this law enforcement operation, rioters who were shouting obscenities, became violent and obstructed law enforcement duties including blocking vehicles and assaulting law enforcement."

THE CITY watched one street vendor being detained on the corner of Canal and Church street. Several eyewitnesses said they knew the man as a vendor who'd sold merchandise on the block for more than 15 years. The man pleaded with federal agents in English if he could call his mother. They handcuffed him and put him in a car and sped off from the scene.

"People just want to live," said Lydia Leal, a Bronx woman who was on her way home from work when she saw the arrests on Canal and joined protests against them. The men getting taken away reminded her of her father, who immigrated from Cuba seeking a better life, she said. "It's not right."

As the operation carried on, agents were confronted with a spontaneous crowd of protesters, who heckled them to leave New York City and called them Nazis. "Why do they be having their face covered?" one passerby shouted at the agents.

"Cause they know they're not fucking welcome here," another responded.

Cornered and outnumbered, the masked agents pushed and shoved demonstrators out of the way so vehicles could clear the area, while one whipped



out a Taser and pointed it at protesters.

A crowd of protesters followed agents who left the area on foot, moving south on Lafayette Street towards 26 Federal Plaza, where federal law enforcement has offices and a holding area where immigrants arrested are frequently detained.

As they did, more federal agents joined them, along with an armored vehicle and agents with assault rifles on Lafayette Street, a striking scene of a kind that has become common for Trump's immigration crackdown in other cities, but one that had yet to hit New York City before Tuesday.

Several New Yorkers who had joined the protest were slammed to the ground by federal agents and dragged past police barricades into 26 Federal Plaza.

"The amount of weapons that they had on the street pointed at bystanders, something I've never seen in my life," said local City Council member Christopher Marte, who heard about the agents on Canal Street and followed them with protesters to 26 Federal Plaza. "I haven't seen this much military action in lower Manhattan since the days after 9/11," he added.

continued on page 11



Legal Responses to Trump's 142+ Executive Orders Since His Inauguration in January

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Immigration Sweep

continued from page 10

The raid on Canal Street Tuesday took place two days after right-wing influencer Savanah Hernandez had posted a video of herself on Canal Street saying, "20-30 illegals in the area conducting business" and tagging ICE to "go check this corner out."

It also followed a sustained, year-long campaign by city law enforcement to crack down on unlicensed vendors in the area — many of them new migrants from West Africa selling electronics and unlicensed knock-offs of designer handbags. That included a week-long operation in March that led to the confiscation of what the NYPD claimed to be \$23 million worth of goods "that blocked up city sidewalks."

Deputy Mayor of Public Safety Kaz Daughtry — who as the police department's Deputy Commissioner of Operations last year flaunted the department's efforts to address "the ongoing issue of unlicensed vendors littering the area with bootleg merchandise" — posted a video three weeks ago noting a joint operation between the NYPD, the Department of Sanitation, the Sheriff's Office and the Department of Consumer and Worker Protection. Daughtry said the mission was to continue to be on Canal Street "every single day doing this operation."

A number of vendors on Canal Street had been arrested and fingerprinted in the



course of that year-long effort, said Mohamed Attia, managing director of the nonprofit advocacy group Street Vendor Project — opening a pathway for federal immigration authorities to step in without cooperation from local law enforcement once the arrest is logged on the FBI's national database and cross-referenced with ICE's database of immigrants.

"This whole mess is basically a mess of [the city's] own making," said Attia, referring to a restrictive cap that has lim-

ited access to merchandise vending permits to 853 people for nearly five decades, contributing a growing number of criminal summonses and some arrests that have left vendors on Canal Street vulnerable.

"Everyone now is very skeptical and very terrified to go to work after this incident," Attia said.

As agents made their way inside 26 Federal Plaza, members of the NYPD's Strategic Response Group guarded the perimeter, clearing way for the federal

agents. A small crowd of onlookers remained outside Federal Plaza, chanting and demanding the release of the protesters and immigrants detained.

As news spread of the raid Tuesday evening, local elected officials gathered in Foley Square including City Comptroller Brad Lander and Public Advocate Jumaane Williams, and several members of the City Council, to denounce it.

"Street vendors are not a national security threat," said Lander, who called on the NYPD to clarify what it will do going forward. "Are they going to help make sure the laws are enforced in New York City, that people can't be kidnapped without due process by

masked agents who don't identify themselves or present any lawful reasons for taking people off the streets?"

Williams urged New Yorkers not to escalate in encounters with federal agents.

"What we saw tonight, unfortunately, is probably a foreshadowing of what we may be coming up against."

This story was originally published by THE CITY on October 21. Reprinted with permission.

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CDB Calls for Urgent Investment in Irrigation to Boost Caribbean Food Security

he Caribbean Development Bank (CDB, the Bank) has reaffirmed its commitment to enhancing food and income security across the region through sustainable irrigation investments. Speaking at the closing of the Hand-in-Hand Investment Forum at the recent 2025 World Food Forum, the Bank's Vice President (Operations), Dr. Isaac Solomon, emphasized the urgent need for climate-resilient water infrastructure to support smallholder farmers and strengthen national food systems.

The Forum, themed "Enhancing Food and Income Security Through Sustainable Irrigation Investments in Caribbean Countries", brought together ministers, technical experts, and development partners to discuss innovative approaches to water management in agriculture

"Reliable irrigation – as evidenced from irrigation projects we have supported in several countries – can double or triple agricultural productivity," said Vice President Solomon. "It enables crop diversification and year-round production, allowing farmers to move beyond rain-fed subsistence crops to higher-



value fruits and vegetables."

Dr. Solomon highlighted findings from a joint CDB - Food and Agriculture Organization study which revealed that droughts are increasing in frequency and intensity across the Caribbean, threatening rural livelihoods and food security. With less than 4% of arable land in the region currently irrigated, the Bank is advocating for greater concessional and

grant financing to support infrastructure development.

The Vice President emphasized that irrigation projects must be tailored to the specific needs and conditions of each location, taking into account projected climate scenarios to ensure long-term viability. These initiatives should integrate suitable technologies and prioritize water conservation, while also promoting

improved governance and effective management of water resources. Equally important is the commitment to inclusivity, ensuring that women, youth, and marginalized groups are actively involved and benefit from these interventions.

CDB also announced its work on a regional knowledge platform to provide farmers with mobile access to location-specific best practices and called for integrated water resources management to ensure sustainability and equitable access.

Vice President Solomon concluded with a call to action for Caribbean nations to adopt holistic, climate-smart approaches to irrigation, ensuring that water abundance is harnessed wisely to mitigate the impact of droughts and build resilient agricultural systems. As part of its Rebirth Vision, the Bank continues to champion solutions that combine infrastructure, governance, and technology to deliver lasting impact in food and water security.

Read more Caribbean news at www.cawnyc.com







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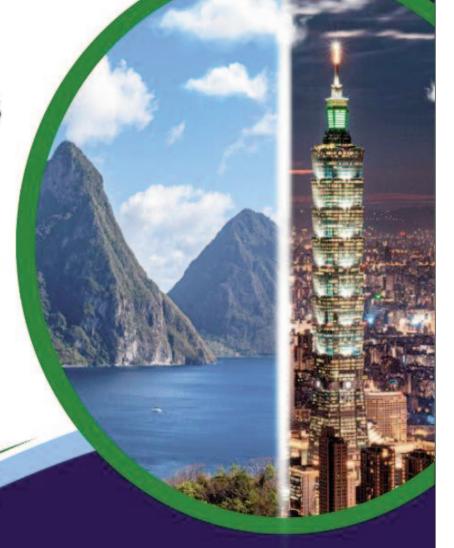


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AG Tish James Secures Settlement for Hundreds Denied Workers Comp

BY CLAUDIA IRIZARRY APONTE THECITY.NYC

ew York Attorney General Letitia James on Tuesday announced a seven-figure settlement with a Manhattan demolition company, following a sprawling three-year investigation into allegations of workers compensation fraud going back nearly a decade.

Alba Services agreed to pay \$1.4 million to nearly 700 workers, many of whom were explicitly instructed by bosses not to file injury claims to the state Workers Compensation Board, investigators and workers said. According to James, the company also instructed workers — non-union and mostly immigrant — to misrepresent to their doctors how and where their workplace injuries occurred.

In exchange, bosses sometimes offered to pay medical bills under the table, as two former Alba workers told THE CITY in Jan. 2024. The attorney general's investigation found Alba also retaliated against workers who did file injury claims and failed to address sexual

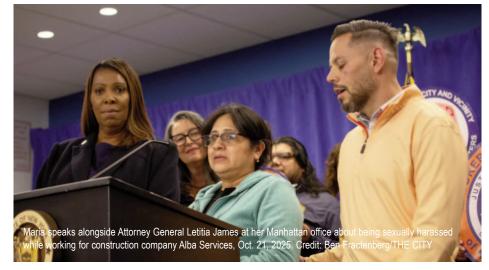
harassment in the workplace.

In all, investigators determined that the company reported less than half of the injuries it was legally required to report. By keeping workplace injury claims artificially low, Alba "reduced its insurance costs and gained an unfair advantage over competitors," the attorney general's office said.

"This was a deliberate system of intimidation and cover up," said James in announcing the settlement Tuesday. "This settlement sends a clear and concise message: If you retaliate against workers, if you harass women on your work sites, if you manipulate insurance costs or deny benefits, we will bring you to justice."

James was flanked by members of Laborers' Local 79, whose complaints to her office on behalf of workers in 2022 prompted the investigation, and members of the New York City District Council of Carpenters.

Among the former Alba workers with James on Tuesday was Alejo, a former welder, who in an interview with THE CITY last year relayed his boss' unusual request that he not tell hospital staff that



he was injured on the job when sparks hit his eye, narrowly avoiding his retina. The father of four also relayed the incident to state prosecutors.

Alejo, who like all the workers at the press conference asked that his last name not be published, said the site foreman paid for a cab to the hospital and said the company would pay his medical bills — a maneuver that the AG's office said helped Alba conceal injuries and block workers' comp claims.

"Justice was made here today," Alejo, now a foreman and member of Local 79, said on Tuesday. "I don't want anything to do with Alba personally, but to them I would say: You need to respect your workers."

Another worker, Carlos, had to fight his bosses to pay a \$2,000 hospital bill after his left hand was nearly impaled by a rusty nail in 2016. He was instructed not to go to the hospital — though he went on his own two days later when the wound developed an infection — and was not informed he was eligible for workers' compensation. By the time he spoke to investigators in 2022, he was told he was past the statute of limitations. Alba also engaged in increasingly brazen retaliation tactics against workers who filed workers comp claims, going as far as posting flyers listing the names of nearly two dozen workers who had filed injury claims and offering a \$5,000 bounty for information leading to their arrests.

Andrew Horan, the company's owner, also offered cash rewards to his foremen through text messages that the AG's office said unlawfully exposed workers' names. In all, investigators found at least 60 occasions in which Alba illegally disclosed workers' names in connection with workers' comp claims.

Gregory Morvillo, an attorney for Alba Services, provided a statement: "From day one of the investigation, we welcomed the opportunity to address issues of concern to the Attorney General's Office. After extensive cooperation in the investigation, Alba opted to enter a settlement — in which they do not admit or deny any conduct — on certain business issues rather than litigate the matters because we wanted to focus on continuing to build the company and, as we repeatedly made clear to the OAG, make

sure the company stayed in business and all of the laborers kept their jobs.

"Our focus is now, and has always been, protecting the health of our employees and providing the safest possible work environment for everyone in the Alba family."

Investigators also found that an Alba foreman also retaliated against women who rejected their romantic advances. María, who worked clean-up for the company for six years before leaving this summer, had her hours reduced to only two days a week after she rejected her foreman's romantic and sexual overtures. He repeatedly propositioned her via text message, she said, and on one occasion massaged her shoulders on the job.

María's complaints to human resources went nowhere, she told THE CITY, and the situation nearly tore her family apart. As part of the settlement, Alba agreed to immediately terminate that foreman.

"This situation devastated my children, and my husband and I almost separated," she said in Spanish. "I'm eager to turn the page, and I'm grateful to the prosecutors, my union, for helping me speak up."

Alba's settlement with the attorney general's office includes some \$1.4 million in restitution payments to 675 employees who were injured on the job between 2016 and 2024. The company also agreed to pay \$100,000 for an independent settlement administrator and to submit to three years of oversight by the attorney general's office.

Though the payout each worker will receive depends on their own unique situation — including the nature of their injuries — each worker will receive a minimum of \$1,000, the attorney general's office said.

It's not the first time the company has been in the crosshairs of law enforcement. Horan and Alba were among the two dozen defendants accused of a \$5 million kickback and bribery scheme by the Manhattan District Attorney's office in 2022. In August 2024, Horan pleaded guilty to a misdemeanor and agreed to an integrity monitor over the company for a period of one year.

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It's Scorpio Season — Power, Passion, and Fall Fashion Magic

BY SANDY CONNORS

s the sun moves into Scorpio (October 23 – November 21), the air turns crisp, the leaves deepen in color, and the mood shifts toward mystery, transformation, and bold self-expression. Scorpio season isn't about blending in — it's about embracing your depth, power, and allure. Here's how to channel that energy through your fall wardrobe while keeping your spirit uplifted and radiant.

1. Power Colors of Scorpio Season

Ruled by Pluto and Mars, Scorpio's energy is intense, emotional, and fearless. Your wardrobe can mirror that depth.

- •Burgundy & Wine Red: Passion, vitality, and bold emotion.
- •Black & Charcoal: Elegance and mystery timeless Scorpio signatures.
- •Plum & Aubergine: Evoke creativity and spiritual insight.
- •Emerald & Forest Green: Bring renewal and balance to fiery energy.
- •Gold & Bronze Accents: Illuminate and attract abundance.

Each hue channels a facet of your inner world — grounding yet empowering, soft yet unshakably strong.

2. Cozy Meets Chic

Scorpio energy thrives in sleek sophistication. As the temperature dips, balance comfort with allure. Layer strategically — a fitted turtleneck under a structured blazer, a long trench over a knit dress, or a leather jacket paired with ankle boots. Opt for rich textures, deep tones, and thoughtful silhouettes that move with confidence. Fall layering isn't just about warmth; it's about revealing strength in subtlety.



3. Textures That Lift the Mood

When the days grow shorter, your mood may follow — so let texture uplift you. Choose velvet and satin to evoke luxury and sensuality, soft knits and cashmere for warmth and calm, and statement jewelry that captures light and spirit. Scorpio's connection to transformation means your outfit should not only look good but feel like a ritual — a tactile reminder that comfort and empowerment can coexist.

4. Beauty & Wellness Boosts

In true Scorpio fashion, beauty begins from within. Bold lips, dark liner, or a sultry smoky eye channel this sign's magnetic charm. Complement your look with grounding aromatherapy — scents like clove, patchouli, or cedarwood promote stability and confidence. Reorganize your vanity, journal your goals, or reset your space. Scorpio season is about release and rebirth — clearing away what no longer serves you to make

room for what inspires you.

5. Confidence Is Your Best Accessory

No trend can replace the power of authenticity. This season invites you to express who you truly are through what you wear. Choose colors that empower you, fabrics that energize you, and accessories that tell your story. Confidence transforms even the simplest outfit into a declaration of self-assurance. When your outer expression aligns with your inner truth, you don't follow fashion — you embody it.

6. The Power of Transformation Through Style

Scorpio is the sign of evolution, and your wardrobe can be a mirror of that transformation. Whether you're stepping into a new role or simply rediscovering your confidence, let your fashion choices symbolize renewal. A bold coat, signature scent, or statement piece can mark a turning point — a physical reminder of

growth. Transformation doesn't have to be loud; sometimes, it whispers through intention and elegance.

7. Mindful Fashion: Energy and Intention

Every item you wear carries energy. Dressing with intention means selecting pieces that resonate with who you are becoming, not just who you've been. Choose quality over quantity and purpose over impulse. Ask yourself each morning: What do I want to project today — resilience, grace, or sensuality? Scorpio season invites you to align your outer expression with your inner vibration, turning fashion into meditation.

8. Accessories with Meaning

For Scorpio, symbolism matters. Accessorizing during this season is about meaning, not excess. Reach for gemstones that amplify your journey — obsidian for grounding, garnet for passion, or amethyst for clarity. A vintage ring, a family heirloom, or a bold metallic cuff can serve as your personal talisman. When your accessories tell a story, your look becomes both protection and proclamation — elegant, intimate, and unforgettable.

9. The Emotional Aura of Fall Fashion

Fashion during Scorpio season is emotion made visible. The drape of a velvet blazer, the glint of a gold clasp, or the scent of your favorite perfume can shift your entire energy field. Let your wardrobe embody your warmth, wisdom, and emotional depth. As the world slows into autumn, let your style radiate renewal — a reflection of passion, purpose, and quiet strength.

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HEALTH 16

Staying Healthy: Flu Season Is Here — What New Yorkers Need to Know

BY CAW STAFF

s the weather cools and the days grow shorter, New Yorkers face the familiar challenge of staying healthy through flu season. This year, health officials are reminding residents that influenza, COVID-19, and RSV continue to pose serious risks—especially for children, older adults, and people with chronic health conditions.

Dr. Michelle Morse, Acting Commissioner of the New York City Department of Health and Mental Hygiene, emphasizes that "COVID-19, flu, and RSV can lead to severe illness and even death." She notes that last year's flu season was one of the deadliest in recent history, with 280 pediatric deaths nationwide—the highest in 15 years—and 89% of those children had not received a flu vaccine.

A Triple Threat: Flu, COVID-19, and RSV

The flu, COVID-19, and respiratory syncytial virus (RSV) spread primarily through droplets in the air when someone coughs, sneezes, or even talks. Once these droplets enter the eyes, nose, or mouth, infection can occur quickly—

especially in crowded urban environments like subways, schools, and workplaces.

Dr. Morse explains that these viruses circulate most aggressively in the fall and winter, and that "the number one action you can take to protect your health this season is to get vaccinated." Vaccines are a proven defense against hospitalization and death from all three viruses, and for most people, they can be received at the same time.

Who Should Get Vaccinated

Health officials recommend that everyone aged six months and older receive updated 2025–2026 flu and COVID-19 vaccines—even if they've had previous shots or past infections. For RSV, recommendations are more targeted:

- Adults age 75 and older should get an RSV vaccine.
- Adults ages 60–74 should consult their doctors about RSV vaccination if they have chronic conditions or live in long-term care facilities.
- Pregnant individuals should receive the RSV vaccine to protect newborns during their first RSV season.
- Infants can also receive preventive medication during their first RSV season



(fall through spring).

Unlike the flu and COVID vaccines, repeat RSV vaccinations are not currently recommended once you've been immunized.

Common Symptoms and When to Seek Care

Early symptoms of flu, COVID-19, and RSV often overlap—fatigue, cough, sore throat, congestion, or fever—but each virus can progress differently. While most people recover with rest and hydration, Dr. Morse warns that treatment should not be delayed for those who test positive:

"COVID-19 and flu treatments such as oral antiviral pills reduce the risk of complications, hospitalization, and death. Treatment works better the sooner you start"

Seek emergency care immediately if you or your child experiences:

- Difficulty breathing or persistent chest pain
- Blue or pale lips or face
- Confusion or extreme sleepiness
- Severe dehydration (dry mouth, few wet diapers, or dizziness)
- A fever lasting more than three days or above 104°F

Parents should also call their child's doctor if there is poor feeding, unusual fussiness, or lethargy, particularly in babies under three months.

Practical Prevention Tips for Everyday New Yorkers

Vaccination is essential, but simple preventive steps make a big difference—especially in crowded areas like New York City.

- Stay home if you're sick. Avoid infecting others by isolating when symptoms begin.
- Wear a well-fitted mask if you must be around others.
- Open windows or use fans to increase ventilation.
- Wash your hands often, and disinfect high-touch surfaces such as phones, door handles, and subway poles.
- Stay hydrated and get adequate sleep to keep your immune system strong.

Dr. Morse reminds residents that "staying home and taking steps to protect others in your household" can significantly reduce community transmission.

Access to Care for All New Yorkers

In a city as diverse as New York, access to care is a top priority. The Health Department and NYC Health + Hospitals provide resources regardless of insurance or immigration status.

If you don't have a regular doctor, you can:

- Visit a nearby urgent care clinic or local pharmacy offering vaccines.
- Check your insurance plan for telehealth hotlines.
- Use NYC Health + Hospitals' Virtual ExpressCare, available 24/7 at express-care.nyc or by calling 631-EXP-CARE (631-397-2273).

These services provide low- or no-cost medical help in over 200 languages, ensuring every New Yorker can access life-saving care.

Dr. Morse affirms this commitment clearly:

"Payment, documentation, and housing status are not barriers to care. Every New Yorker can have access to lifesaving vaccines and health needs, without exception"

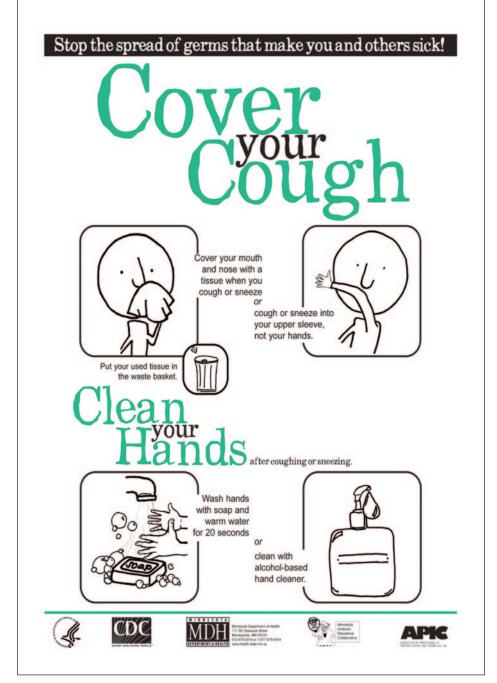
Finding Vaccination Sites Near You

To locate a flu, COVID-19, or RSV vaccination site, visit the NYC Health Map at nyc.gov/health/map. Most sites welcome walk-ins, and many offer same-day appointments for multiple vaccines. Pharmacies, community centers, and local clinics throughout the five boroughs are stocked and ready for the 2025–2026 season.

Final Word

As Dr. Morse puts it, "the healthiest thing you can do this fall" is simple: get vaccinated, stay home when sick, and take small steps every day to protect your loved ones and your city.

In a place as vibrant and interconnected as New York, good health is a collective effort—and this flu season, it starts with you. ●





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Getting Over a Breakup With Grace

BY SANDY CONNORS

Preaking up with someone you love is one of life's most painful experiences. It can feel like losing a part of yourself — your comfort, your rhythm, your future plans. But getting over a breakup with grace means doing something deeper than simply "moving on." It's about healing with dignity, self-respect, and emotional maturity. Whether your breakup was sudden or long overdue, you can walk away stronger, softer, and more self-aware than before.

1. Acknowledge the Pain, But Don't Dwell There

Grace begins with honesty. Pretending you're "fine" doesn't make the pain go away; it just buries it deeper. Allow yourself to feel everything — sadness, anger, disappointment, even relief. These emotions are natural responses to loss. Cry if you need to. Journal your thoughts. Talk to trusted friends or a therapist. Healing starts when you stop judging your feelings and start acknowledging them without shame.

But remember — acknowledging pain is not the same as living in it. Set emo-



tional boundaries with yourself. When you notice your thoughts looping through the same memories or "what ifs," gently redirect them. The goal isn't to erase the past, but to stop letting it control your present.

2. Detach With Dignity

After a breakup, it's tempting to check your ex's social media or reread old texts for clues or comfort. But these habits only reopen emotional wounds. The first act of grace is detachment — not out of bitterness, but out of self-respect.

Mute or unfollow them if necessary.

Delete conversations that keep you stuck. Graceful healing is about protecting your peace, not proving your indifference. Remind yourself: you are not punishing your ex by letting go — you are freeing yourself.

3. Reclaim Your Identity

Relationships can blur the line between "we" and "me." When it ends, you might feel lost — unsure of who you are outside the partnership. This is your chance to rediscover yourself.

Reconnect with your passions and hobbies. Revisit the people and places that make you feel alive. Rebuild routines that reflect your individuality.

Ask yourself:

- •What did I enjoy before this relation-
- •What have I always wanted to try or learn?
- •What kind of person do I want to become next?

You are not starting from zero — you're returning to yourself with more wisdom and clarity than before.

4. Choose Reflection Over Resentment

Graceful healing means you reflect instead of resent. Every relationship teaches you something — about love, communication, trust, or boundaries. Take time to analyze what worked and what didn't.

Ask: What did I learn about myself through this experience? Maybe you discovered your capacity for love, or realized your limits in tolerating disrespect. Reflection allows you to grow, while resentment keeps you anchored to the past. Remember, forgiveness doesn't excuse what happened — it simply releases your heart from carrying unnecessary weight.

5. Surround Yourself With Positivity

Heartbreak thrives in isolation. Reach out to friends and family who uplift you. Surround yourself with people who remind you of your worth and potential. Join social activities, attend community events, or volunteer for causes that matter to you.

Positive environments can slowly rewire your emotional state. When you spend time in spaces filled with laughter, learning, and love, your heart begins to remember that life still has beauty beyond loss.

6. Focus on Growth, Not Replacement

Many people rush into new relationships to fill the void left behind — but healing gracefully means choosing growth over distraction. Take time to understand what you truly need and value in love. Work on your emotional health, your career, your friendships, and your personal goals. Build a version of yourself that feels complete even without romantic validation.

The healthiest future love will find you when you are no longer chasing healing in someone else's arms.

7. Practice Gratitude and Let Go Gracefully

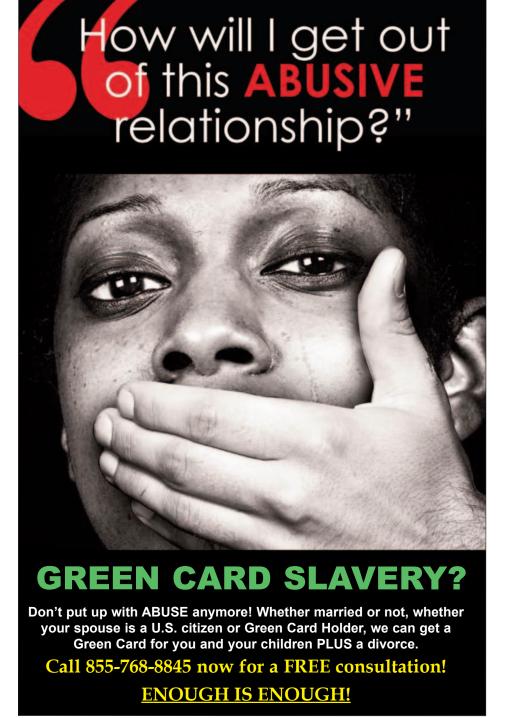
When you're ready, look back with gratitude — not because everything was perfect, but because you survived and grew from it. Gratitude transforms heartbreak into wisdom. It helps you see the relationship not as a failure, but as a necessary chapter in your personal story.

Letting go with grace doesn't mean you forget or stop caring. It means you wish them well from afar and continue walking forward. True grace is knowing you can love deeply, lose deeply, and still remain open to love again.

Final Thought

Getting over a breakup with grace is about choosing peace over pain, reflection over revenge, and growth over grief. You are not defined by who left, what ended, or what went wrong. You are defined by how you rise — with compassion for yourself and with confidence in your future

One day, you'll look back and realize that the breakup didn't break you; it rebuilt you into someone stronger, wiser, and beautifully whole.





Thinking About Divorce? What You Need to Know Before Making the Decision

BY SANDY CONNORS

f you're thinking about divorce, you're not alone. Thousands of couples in New York face the same difficult decision every year. Divorce is never easy — emotionally, financially, or legally — but understanding your options before you act can make all the difference in protecting your future.

At Figeroux & Associates, we've guided countless clients through this life-changing process with compassion and clarity. Whether you're at the crossroads or already leaning toward filing, here are key things to consider before taking the next step.

1. Understand What Divorce Really Means

Divorce is the legal dissolution of a marriage. In New York, you can file for either a no-fault divorce (based on an "irretrievable breakdown" of the relationship for at least six months) or a fault-based divorce (for reasons such as cruelty, abandonment, or adultery).



Before filing, it's important to gather information about your marriage, including finances, debts, and property. The court will use these details to determine issues like equitable distribution, spousal support (alimony), child custody, and child support.

2. Think Financially — Not Just Emotionally

When emotions run high, it's easy to overlook the long-term financial consequences of divorce. Make a list of all your assets and liabilities — from joint bank accounts to mortgage loans and credit cards.

If you and your spouse own a home, have retirement savings, or share business interests, these will need to be divided fairly. Hiring an attorney who understands New York's equitable distribution law ensures your financial rights are protected.

3. Protect Your Children's Well-Being

If you have children, their best interests come first. Courts prioritize stability, safety, and parental involvement when deciding custody and visitation. Mediation or parenting coordination can help reduce conflict and keep the focus on what truly matters — your children's

emotional health and stability.

4. Explore Alternatives Before Filing

Before finalizing your decision, consider marriage counseling or legal separation. Sometimes, time apart or professional guidance can help couples rebuild trust. But if reconciliation isn't possible, consulting a divorce attorney early ensures that you understand your rights and next steps.

5. Choose the Right Legal Partner

The divorce process doesn't have to be adversarial. The right attorney can help you make informed, empowered decisions. At Figeroux & Associates, we help clients protect what matters most — their children, their assets, and their peace of mind

Thinking About Divorce? Let's Talk.

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Breast Cancer and Black Women

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is a lived reality. Joan was only 42 when she received her diagnosis—years before most screening guidelines even recommend a first mammogram. A vibrant mother of three, she initially dismissed a persistent lump and tenderness, believing she was "too young" for cancer. When she finally sought medical care, the news was devastating: an aggressive triplenegative breast cancer already at an advanced stage.

Joan's journey illuminated the many obstacles Black women face—delayed screenings, fragmented specialist care, and a lack of culturally competent support systems. Despite her resilience, Joan passed away three years later. Her story underscores an urgent truth: early detection and equitable care are not just medical priorities—they are matters of justice, family, and survival.

The Stark Reality: Disparities in Incidence and Mortality

While the lifetime risk of developing breast cancer for non-Hispanic Black women is approximately 12%—slightly lower than the 14% for non-Hispanic White women—Black women are 38% more likely to die from the disease. According to the American Cancer Society (2024–2025), this survival gap persists across nearly every cancer subtype.

Several patterns amplify this disparity: •Earlier onset: Black women are diagnosed at younger ages.

•Aggressive subtypes: Higher incidence of triple-negative and inflammatory breast cancers, which are harder to treat. •Advanced diagnoses: Greater likelihood of late-stage detection.

Even when diagnosed at similar stages, Black women often face worse out-



comes—an unmistakable signal of structural inequity in healthcare access, quality, and responsiveness.

The Science of Inequity: Why Black Women Face Higher Mortality

The causes of disparity are multifaceted—rooted in biology, environment, and systemic bias.

- •Tumor Biology: Black women have a higher prevalence of aggressive subtypes such as triple-negative breast cancer (TNBC), which lacks hormonal receptors and has fewer treatment options.
- •Delayed Diagnosis: Due to later screenings or missed follow-ups, cancers are often discovered at more advanced stages.
- •Barriers to Care: Access to affordable, high-quality screening and treatment remains uneven across racial and socioeconomic lines.
- •Social Determinants: Health behaviors and outcomes are affected by broader inequities, from neighborhood resources to healthcare mistrust.
- •Systemic Inequities: Even when access and stage are equal, disparities persist—pointing to deep structural failures in how care is delivered.

A Step Forward: The Black Women's Health Study Breast Cancer Risk Calculator

For decades, standard risk-prediction models underestimated breast cancer risk

in Black women because they were developed primarily from White populations. To address this, researchers introduced the Black Women's Health Study Breast Cancer Risk Calculator—a tool designed specifically for U.S. Black women.

This model provides a more accurate 5-year and 10-year risk estimate, empowering patients and doctors to make informed decisions about when to start screening, whether to pursue genetic testing, and how to manage prevention strategies. It represents a crucial advancement in equitable medicine: one that recognizes that one size does not fit

Early Action, Better Outcomes: What Black Women Can Do Today

Empowerment begins with knowledge and proactive care. Here are key actions every woman should consider:

- •Know your body: Perform regular selfexams and note any changes.
- •Start screening early: Schedule annual mammograms beginning at age 40, or earlier if high-risk.
- •Talk to your doctor: Discuss family history, genetics, and lifestyle factors that may increase risk.
- •Seek second opinions: Be persistent—trust your instincts when something feels wrong.
- •Prioritize wellness: Maintain healthy weight, limit alcohol, and embrace

movement and balanced nutrition.

Breaking Barriers and Building Equity

Addressing breast cancer disparities requires more than awareness; it demands systemic change. Healthcare institutions, policymakers, and community leaders must work together to:

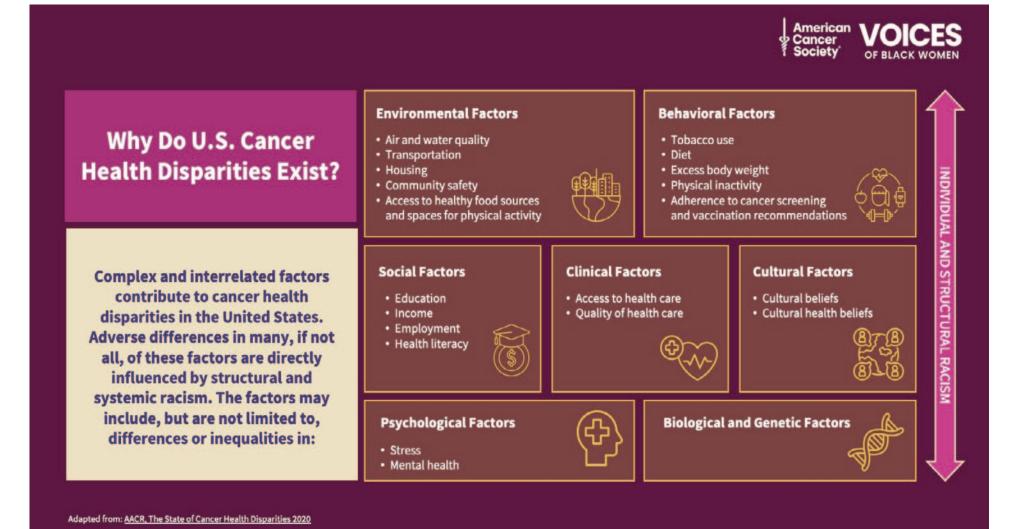
- 1. Expand access to mammograms and follow-up diagnostics in underserved neighborhoods.
- 2. Invest in cultural competency training to ensure providers communicate effectively and respectfully with Black women.
- 3. Include more Black women in clinical research to better understand risk factors and treatment responses.
- 4. Fund outreach programs that connect survivors with at-risk women to build community trust and awareness.

When Black women receive timely and equitable care—survival outcomes rise dramatically. The data is clear: health equity saves lives.

The Way Forward

The fight against breast cancer among Black women is both a scientific and social-justice issue. The use of tailored risk tools, improved access to screening, and community-based advocacy can narrow the survival gap. But progress depends on sustained action—by doctors, policymakers, families, and women themselves.

Every woman deserves the chance to live, to thrive, and to survive breast cancer with dignity and strength. By empowering Black women with accurate information, equitable resources, and compassionate care, we move closer to a future where breast cancer no longer disproportionately claims Black lives.







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How a Pre-Existing Condition Can Affect a Personal Injury Claim

BY CHRIS TOBIAS

hen you've been injured in an accident, your right to compensation shouldn't vanish simply because you had a prior medical issue. However, a pre-existing condition can complicate your personal injury claim if not properly documented and explained. Insurance companies often try to use these conditions as a reason to minimize or deny payouts. Understanding how they affect your claim—and how to protect your rights—is essential.

What Is a Pre-Existing Condition?

A pre-existing condition is any medical problem you had before the accident. Common examples include chronic back pain, arthritis, prior neck or knee injuries, and degenerative disc disease. While these conditions existed before the incident, the law recognizes that an accident can aggravate or worsen them, entitling you to compensation for the increased harm.

The "Eggshell Plaintiff" Rule: You Take the Victim as You Find Them

New York personal injury law follows what's called the "eggshell plaintiff" doctrine. This rule holds that a defendant is responsible for the full extent of the victim's injuries, even if the victim was more susceptible to harm due to a prior condition. In other words, if a car accident worsens your back injury or triggers new symptoms, you can seek compensation for the aggravation—even though your spine was not perfectly healthy beforehand.

How Insurance Companies Use Pre- Existing Conditions Against You

Insurance adjusters are trained to minimize payouts. They may claim that your pain or limitations stem entirely from your prior condition, not from the recent accident. Some tactics include:

- Requesting old medical records to find prior complaints or treatment.
- Arguing causation, claiming the accident didn't "cause" your injury but merely revealed existing problems.
- Offering low settlements, assuming



you'll accept less to avoid a dispute over your medical history.

Without clear medical documentation linking your worsened condition to the accident, the insurer may successfully undermine your claim.

Proving an Aggravation of a Pre-Existing Condition

To overcome these challenges, your attorney will focus on medical evidence and expert testimony. The key is demonstrating that your current symptoms, treatment needs, or level of pain are different from or more severe than before the accident. Steps that strengthen your case include:

- 1. Obtaining complete medical records—both before and after the accident—to show the change in your condition.
- 2. Getting a doctor's written opinion linking the aggravation directly to the accident.
- 3. Keeping a personal injury diary documenting your pain levels, physical limitations, and how daily activities have changed
- 4. Avoiding gaps in treatment, as they can be used to argue that your injuries aren't serious.

Your attorney can also work with medical experts to provide objective comparisons, such as MRI results showing new trauma or inflammation.

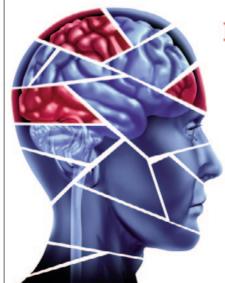
Be Honest About Your Medical History

One of the most damaging mistakes an injured person can make is hiding or downplaying a pre-existing condition. If the defense later uncovers it, your credibility may suffer, even if the injury is legitimate. Always be truthful with your doctor and your lawyer so they can present your case effectively and anticipate the defense's arguments.

Conclusion

A pre-existing condition does not bar you from recovering damages after an accident. The key is proving aggravation rather than causation—that the incident made your condition worse. With skilled legal representation, detailed medical documentation, and transparent communication, you can build a strong case for fair compensation

Figeroux & Associates stands ready to fight for your rights and ensure that your pre-existing condition does not become an excuse for insurers to deny justice. To schedule an appointment, call 855-768-8845 or visit www.ask-thelawyer.us.



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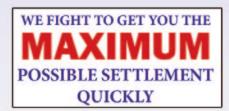
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